

**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF WASHINGTON**

In the Matter of) No. D 2000 - 89

Michele D. Catrino,)	ORDER NOT TO ISSUE, RENEW, OR REINSTATE LICENSE
<i>Former Licensee</i>)	

Olympia, Washington

Nine Mile Falls, WA 99026

2/12/2003

no appointment or affiliation of the former licensee as an agent will be accepted, until the further order of the Commissioner.

THE BASIS FOR THIS ORDER is that the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor, in that:

1. In at least two cases she took applications from consumers after her license had expired. In each such case by so doing she was acting as an agent in violation of RCW 48.17.060.
2. In at least those two cases she received money from those consumers that was intended to be premium for insurance, but she did not account for the funds nor pay them promptly to the insurance companies. In each such case she thus violated RCW 48.17.480.
3. In at least those two cases she received money from those consumers that was intended to be premium for insurance, but no such insurance was ever provided. In each such case she thus violated RCW 48.30.190.
4. In at least those two cases she created documents that purported to be insurance policies but were not and she delivered them or caused them to be delivered to the purported policy owners.

By this conduct, the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor. The refusal to renew, reinstate, or reissue a license is pursuant to RCW 48.17.530(1)(b), (d), and (h).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the Order, then the Order will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed. Please send any demand for hearing to Chief Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40255, Olympia, WA 98504.

ISSUED AT LACEY, WASHINGTON this 9th day of October, 2000.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANSEN

Deputy Commissioner

Investigator: Ed Ganley

